

**Fill in this information to identify the case:**

Debtor 1 Cheryl Ann Taylor  
Debtor 2 Aaron D Taylor  
(Spouse, if filing)  
United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)  
Case number 18-bk-04117-HWV

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: J.P. Morgan Mortgage Acquisition Corp.

Court claim no. (if known): 14

Last four digits of any number you use to identify the debtor's account: 0694

Date of payment change: 2-1-2021  
Must be at least 21 days after date of this notice

New total payment: \$2420.24  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No  
☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**\*\*Amending the Notice of Payment Change filed 12/24/2020.\*\***

Current escrow payment: \$490.80

New escrow payment: \$426.65

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No  
☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No  
☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$\$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ Chandra M. ArkemaDate 01/04/2021

Signature

Print:

Chandra M. ArkemaBar No.: 203437

Title

Bankruptcy Attorney

First name

Middle Name

Last name

Company

RICHARD M. SQUIRE & ASSOCIATES, LLC

Address

115 West Avenue, Suite 104,

Number

Street

Jenkintown, PA 19046

City

State

Zip Code

Contact phone

(215) 886-8790Email: carkema@squirelaw.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re: Aaron D Taylor and Cheryl Ann Taylor

Debtors

Chapter: 13

Bankruptcy No.: 18-bk-04117-HWV

11 U.S.C. § 362

J.P. Morgan Mortgage Acquisition Corp.

Movant

vs.

Aaron D Taylor and Cheryl Ann Taylor

Debtors

and

Charles J. DeHart, III, Esquire (Trustee)

Trustee

RESPONDENTS

**CERTIFICATE OF SERVICE**

I hereby certify that I am over 18 years of age; and that service upon all interested parties, indicated below, was made by sending true and correct copies of the Notice of Mortgage Payment Change electronically and/or via First Class Mail, postage prepaid.

Date Served: January 4, 2021

Charles J. DeHart, III, Esquire (Trustee)  
Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

Aaron D Taylor  
10277 Fish and Game Rd  
Waynesboro, PA 17268

Cheryl Ann Taylor  
10277 Fish and Game Rd  
Waynesboro, PA 17268

John Matthew Hyams  
Law Offices of John M. Hyams  
2023 N. 2nd St  
Harrisburg, PA 17102

I hereby certify the foregoing to be true and correct under penalty of perjury.

Respectfully submitted,

/s/ Chandra M. Arkema

Richard M. Squire, Esq.

M. Troy Freedman, Esq.

Chandra M. Arkema, Esq.

One Jenkintown Station, Suite 104

115 West Avenue

Jenkintown, PA 19046

215-886-8790

215-886-8791 (FAX)

rsquire@squirelaw.com

tfreedman@squirelaw.com

carkema@squirelaw.com



Rushmore Loan Management Services  
P.O. Box 55004  
Irvine, CA 92619

**ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS**  
**TAXES** \$1,151.16  
**HAZARD INS** \$1,012.00  
**TAXES** \$2,956.67

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: [REDACTED]  
Analysis Date: 11/24/2020

AARON D TAYLOR  
CHERYL A TAYLOR  
10277 FISH AND GAME RD  
WAYNESBORO PA 17268-8820



**NEW MONTHLY PAYMENT IS AS FOLLOWS:**

Principal and Interest \$1,920.21  
Required Escrow Payment \$426.65  
Shortage/Surplus Spread \$49.99  
Optional Program Payment \$0.00  
Buydown or Assistance Payments \$0.00  
Other \$0.00

**TOTAL MONTHLY PAYMENT** \$2,396.85  
**NEW PAYMENT EFFECTIVE DATE:** 02/01/2021

**FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.**

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

**ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	PROJECTED	REQUIRED
STARTING BALANCE						\$933.50	\$2133.28
FEB 21	\$426.65					\$1360.15	\$2559.93
MAR 21	\$426.65					\$1786.80	\$2986.58
APR 21	\$426.65					\$1062.29	\$2262.07
MAY 21	\$426.65					\$1488.94	\$2688.72
JUN 21	\$426.65				\$1012.00	\$903.59	\$2103.37
JUL 21	\$426.65					\$1330.24	\$2530.02
AUG 21	\$426.65					\$1199.78-	\$0.00 *
SEP 21	\$426.65					\$773.13-	\$426.65
OCT 21	\$426.65					\$346.48-	\$853.30
NOV 21	\$426.65					\$80.17	\$1279.95
DEC 21	\$426.65					\$506.82	\$1706.60
JAN 22	\$426.65					\$933.47	\$2133.25

\*Indicates a projected low point of \$1,199.78-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$1,199.78-. This is the shortage.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [REDACTED]

SHORTAGE AMOUNT: \$1,199.78

NAME: AARON D TAYLOR

THE TOTAL SHORTAGE OF \$1,199.78 HAS BEEN DIVIDED OVER 24 MONTHS AND \$49.99 WILL AUTOMATICALLY BE ADDED TO THE ESCROW PORTION OF YOUR PAYMENT BEGINNING 02/01/2021. HOWEVER, IF YOU WISH, YOU MAY REPAY THE ESCROW SHORTAGE IN FULL TO AVOID THE INCREASE TO YOUR MONTHLY PAYMENT.

Loan Number: [REDACTED]

Name: AARON D TAYLOR

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY**

This is a statement of actual activity in the escrow account from 06/2020 through 01/2021. Last year's projections are next to the actual activity. The most recent mortgage payment was \$2,411.01 of which \$490.80 went to the escrow account and the remainder of \$1,920.21 went towards the mortgage loan. An asterisk (\*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$2649.19	\$872.71-
JUN 20	\$421.40	\$462.12*	\$957.00	\$1012.00*	HAZARD INS.	\$2113.59	\$1422.59-
JUL 20	\$421.40	\$462.12*				\$2534.99	\$960.47-
AUG 20	\$421.40	*	\$2956.39	\$2956.67*	SCHOOL TAX	\$0.00	\$3917.14-
SEP 20	\$421.40	*				\$421.40	\$3917.14-
OCT 20	\$421.40	\$462.12*				\$842.80	\$3455.02-
NOV 20	\$421.40	\$3406.92*				\$1264.20	\$48.10-
DEC 20	\$421.40	\$490.80*				\$1685.60	\$442.70
JAN 21	\$421.40	\$490.80*				\$2107.00	\$933.50

Last year, we anticipated that payments from the escrow account would be made during this period totaling \$5,056.73. The lowest monthly balance should not have exceeded \$.00, the lowest amount required by the mortgage contract, state or federal law.

OVER THIS PERIOD, AN ADDITIONAL \$.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

## ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

**Bankruptcy Notice.** If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

**LEGAL NOTIFICATION:** Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

### Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

**If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:**

### Rushmore Loan Management Services LLC

P.O. Box 52262

Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

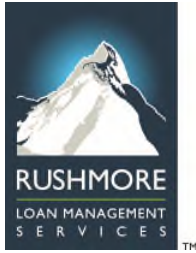
### HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

### Equal Credit Opportunity Act Disclosure

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

REV 02/20



P.O. Box 55004  
Suite 100  
Irvine, CA 92619

[www.rushmorelm.com](http://www.rushmorelm.com)

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

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\*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

